

**GOVERNMENT OF ANDHRA PRADESH
ABSTRACT**

LOANS & ADVANCES – Smt. A.V.N. Raghava, Spl. Category Steno, Social Welfare Department - House Building Advance of Rs.6,00,000/- for construction of a new house – Sanctioned – Orders – Issued.

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SOCIAL WELFARE (OP.I) DEPARTMENT

G.O.Ms.No. 11

DATED: 30-03-2012.

Read the following:-

1. G.O.Rt.No.174, Finance (A&L) Department, dated 15.05.2010.
2. G.O.Rt.No.1257, Finance (A&L) Department, dated 29.03.2012.
3. Govt.Memo.No.4711/OP-I.A2/2012, S.W. (OP.I.A2) Dept., dated 29.03.2012.
4. From Smt. A.V.N. Raghava, Spl. Category Steno, Social Welfare Department, application dated 12.03.2012.

ORDER:-

Under Article-226 & 233-A of the A.P.F.C. Vol.I and in pursuance of the orders issued in the reference 2nd & 3rd read above, Government of Andhra Pradesh hereby sanction House Building Advance of Rs.6,00,000/- (Rupees Six lakhs only) to Smt. A.V.N. Raghava, Spl. Category Steno, Social Welfare Department under the terms and conditions laid down in G.O.Ms.No.368, Finance & Planning Department, dated 02-03-1958 and subsequent orders if any, for construction of a new house.

2. The disbursement of the amount shall be made in three installments as indicated below:-

- i) She has been sanctioned Rs.1,50,000/- (Rupees One lakh fifty thousand only) as first installment and shall be paid to her. She shall execute an agreement in prescribed form (Form-IV) the mortgage bond, mortgaging the land in favour of the Government purchased by her along with the house to be built thereon duly registered for the full total amount of Rs.6,00,000/-.
- ii) The second installment of an amount of Rs.3,00,000/- (Rupees Three lakhs only) will be payable after submission of Mortgage Deed, Sale Deed, Approved Plan and Estimates.
- iii) The third and final installment of Rs.1,50,000/- (Rupees One lakh fifty thousand only) will be payable when the construction reaches roof level and the Secretary to Government is satisfied that the development on the area in which the house is newly built is complete in respect of amenities, such as water supply, lighting, roads, drainage and sewerage.

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3. The grant of advance is also subject to the following conditions:-

- i) That the construction of the house shall:-
 - a) be carried out strictly in accordance with the approved plan and specifications on the basis of which the amount of advance has been committed and sanctioned. The plan and specifications must not be deviated without the prior concurrence of the Government and that the grantee shall certify. When applying for installment of advance admissible as the lintel/roof level and that constructions is being carried out strictly in accordance with the plan and estimate furnished by her to the Government that the constructions has actually reached roof level and that the amount already drawn as actually been used on the construction of the house. The Government may if necessary arrange to have inspecting to satisfy themselves of the certificates.
 - b) be completed within 18 months of the date on which first installment of the advance is paid to the grantee failing to do so will render the grantee liable to refund the entire amount advanced to her (together with interest thereon) in one lumpsum. The date of completion must be reported to Government without delay.
- ii) Immediately on completion of the construction of house, the grantee shall insure the house at her own cost for a sum not less than the amount of advance and shall keep it so insured against damages by fire, flood, cyclone or lightening, year after year for a sum not less than the balance amount of the loan and interest outstanding as on the date of insurance till the advance is fully repaid to the Government and deposit the policy with the Government and
- iii) The house must be maintained in good conditions, minor repairs, any may be done at her own cost and the grantee shall continue to pay all Municipal and Local taxes regularly until the advance has been repaid in full. She shall also keep it free from all encumbrances.

4. The loanee has desired to repay the amount in shorter period, Government direct that the advance (principle) should be recovered from the pay of the grantee in 60 monthly installments at the rate of Rs.10,000/- (Rupees ten thousand only) per month commencing from the month of October, 2013 or from the month following completion of the house whichever is earlier. The advance carries interest at the rate of 5.50% p.a. and will be recovered in 15 monthly installments. The rate of interest has been fixed provisionally and will be subject to revision from time to time, if required. The balance of advance with interest remaining unpaid on the date of retirement or death proceeding retirement should be recovered from the whole or any specified part of gratuity that may be sanctioned to her. It will be open to the grantee to repay the amount in shorter period if she so desires.

5. In case the grantee does not repay the balance of the advance due to Government on or before the date of retirement, it shall be open to Government to enforce the security of the mortgage at any time thereafter and recover the balance of the advances, due, together with the interest and cost of recovery, by sale of the house or in such other manner as may be permissible under the law. The recovery of advance shall be affected through the monthly pay / leave salary, bills of the grantee. If the grantee ceases to be in service for any reason other than the normal retirement / superannuation and if she dies before the repayment of the advance in full, the entire outstanding amount of advance shall become payable to the Government forthwith. Failure on the part of the grantee or her successor in interest to repay the advance for any reason whatsoever will entitle the Government to enforce the mortgage or to take such their action as may be permissible under law. The property mortgaged to Government shall be reconveyed to the grantee (or her successors in interest as the case may be after the advance together with interest thereon has been repaid to the Government in full.

6. The individual who is now sanctioned the advance for House Building purpose has no house in her name and in the name of her husband or minor children.

7. The amount sanctioned towards the first installment referred to at para-2 (i) shall be met from the amount allotted to this Department in reference first and second read above and shall be debited to the Head of Account "7610 – Loans to Government Servants, M.H.201 House Building Advance – S.H. (05) Loans to Other Officers, 001 Loans to other Officers".

8. The Social Welfare (Claims) Department are requested to draw and disburse the first installment of advance of Rs.1,50,000/- (Rupees One lakh fifty thousand only) to Smt. A.V.N. Raghava, Spl. Category Steno, Social Welfare Department. They are also requested to watch full recovery of the advance as detailed in para 4 above.

9. This order does not require the concurrence of Finance Department as per rules and orders in force on the subject.

(BY ORDER AND IN THE NAME OF THE GOVERNOR OF ANDHRA PRADESH)

J.RAYMOND PETER,
Principal Secretary to Government

To
Smt. A.V.N. Raghava, Special Category Steno,
Social Welfare Department, A.P. Secretariat, Hyderabad.
The Social Welfare (Claims) Department.
The Deputy Pay & Accounts Officer,
Secretariat Branch, Hyderabad.

Copy to:
The Principal Accountant General, A.P. Hyderabad.
SF/SCs.

// Forwarded:: By Order //

SECTION OFFICER